



Transfer Costs & Bond Registration Guide 2026

Work out every cost step by step — tick each box as you complete it.

Transfer duty threshold R1,210,000 · VAT 15% (SARS, 2026)

Step 1 — Work Out Your Transfer Duty

- 1. Identify your purchase price bracket**
Find where your purchase price falls on the SARS sliding scale — this sets your duty rate.
- 2. Confirm if you owe any duty at all**
Properties at or below R1,210,000 attract no transfer duty at all (SARS, 2026).
- 3. Calculate your exact liability above the threshold**
Higher brackets pay a higher marginal rate on the portion of price within each bracket, similar to income tax.
- 4. Pay SARS and obtain your receipt before lodgement**
The transferring attorney cannot lodge the transfer at the Deeds Office without proof this is paid.

Step 2 — Get Your Conveyancing Fee Quote

- 1. Ask the transferring attorney for an itemised quote**
Fees are not fixed by law — get a written quote before instructing, and ask what it includes.
- 2. Confirm the fee is on the sliding scale linked to price**
Higher-value transfers pay progressively higher fees in rand terms, though the percentage often declines at higher prices.
- 3. Add 15% VAT on top of the base fee**
This applies to the conveyancing fee itself, separate from any transfer duty.
- 4. Check for disbursements beyond the base fee**
Deeds Office search fee, document-drafting fee, and postage/petty costs are typically itemised separately.

Step 3 — Get Your Bond Registration Fee Quote

- 1. Confirm which attorney is handling bond registration**
A separate attorney from the transferring attorney, appointed by your bank though paid by you.
- 2. Check the fee is linked to your bond amount, not the price**
A larger deposit means a smaller bond, which directly reduces this fee specifically.
- 3. Add 15% VAT on top of the base fee**
Same VAT treatment as the conveyancing fee — confirm it's included in your quote.



- 4. Ask whether a cancellation attorney is also involved**
If the seller has an existing bond, a third attorney (usually seller-appointed) handles its cancellation, typically at the seller's cost.

Step 4 — Confirm Which Cost Regime Applies

- 1. Check whether you're buying new-build or resale**
This single fact determines whether you pay VAT or transfer duty — the two are mutually exclusive on one transaction.
- 2. New-build from a VAT-registered developer: confirm VAT is included**
The purchase price already includes 15% VAT, and no transfer duty applies at all.
- 3. Resale from a private seller: confirm transfer duty applies instead**
No VAT is charged on a private resale — transfer duty is the cost that applies here.
- 4. Don't compare two properties on price alone**
A new-build and a resale at the same price can have very different additional-cost profiles — check which regime applies before comparing.

Step 5 — Add Supporting Costs

- 1. Confirm the bank's initiation fee**
A once-off fee, usually added to the bond rather than paid in cash upfront.
- 2. Check Deeds Office fees**
A fixed schedule of small statutory fees, distinct from your attorneys' own charges.
- 3. Confirm any rates or levy clearance advance required**
Municipalities and body corporates may require an advance payment before issuing a clearance certificate.

Step 6 — Confirm Your Total Cash Requirement

- 1. Add up transfer duty, conveyancing fees and bond fees**
These three, plus supporting costs, make up your full cash requirement beyond the deposit.
- 2. Confirm this cash is available before lodgement**
All of it is due before the Deeds Office will register the transfer — it generally cannot be added to the bond.
- 3. Keep your attorney's statement of account on hand**
It lists every cost with an amount and a due date — use it to track what's paid and what's still owing.

Worked Example: R1,800,000 Purchase / R1,600,000 Bond



Cost item	Calculated on	Paid to
Transfer duty	R1,800,000 price (SARS scale)	SARS
Conveyancing fee + VAT	R1,800,000 price (attorney scale)	Transferring attorney
Bond registration fee + VAT	R1,600,000 bond (attorney scale)	Bond attorney
Bank initiation fee	Fixed fee	Your bank
Deeds Office fees	Fixed schedule	Deeds Office

■ ■ Disclaimer

Transfer duty brackets, attorney fee scales and VAT rates are set by SARS, the Deeds Office and individual conveyancing firms, and change periodically. Figures in this guide are current as at July 2026. This document is provided for general information only and does not constitute financial, legal or tax advice. Confirm exact amounts with your conveyancing attorney before budgeting a specific transaction.